

TRANSMITTAL

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Title of Invention	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS							
<p>Application Number :</p> <p>Date :</p> <p>First Named Applicant: Kenneth William Austin</p> <p>Confirmation Number:</p> <p>Attorney Docket Number: 60655.4017</p>								
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<table border="1"><thead><tr><th data-bbox="131 1010 773 1050">Submitted By:</th><th data-bbox="773 1010 1110 1050">Elec. Sign.</th><th data-bbox="1110 1010 1414 1050">Sign. Capacity</th></tr></thead><tbody><tr><td data-bbox="131 1050 773 1125">Howard I Sobelman Registered Number: 39,038</td><td data-bbox="773 1050 1110 1125">/HIS</td><td data-bbox="1110 1050 1414 1125">Attorney</td></tr></tbody></table>			Submitted By:	Elec. Sign.	Sign. Capacity	Howard I Sobelman Registered Number: 39,038	/HIS	Attorney
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Howard I Sobelman Registered Number: 39,038	/HIS	Attorney						

Documents being submitted:	Files
us-fee-sheet	606554017-usfees.xml us-fee-sheet.xsl us-fee-sheet.dtd
us-request	606554017-usrequ.xml us-request.dtd us-request.xsl
application-body	Document2-trans.xml us-application-body.xsl application-body.dtd wipo.ent mathml2.dtd mathml2-qname-1.mod isoamsa.ent isoamsb.ent isoamsc.ent isoamsn.ent isoamso.ent isoamsr.ent isogr3.ent isomfrk.ent isomopf.ent isomscr.ent isotech.ent isobox.ent isocyr1.ent isocyr2.ent isodia.ent isolat1.ent isolat2.ent isonum.ent isopub.ent mmlextra.ent mmlalias.ent soextblx.dtd FIG1.tif FIG2.tif FIG3.tif
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